

Rates and Benefits Schedule

Effective 1st March 2018

Hollard.
pet insurance

RATES: (All figures include VAT)

Benefits	Plan 100 (100% of HPI Tariff)		Plan 80 (80% of HPI Tariff)		Accidental Injury Cover (100% of HPI Tariff)	
	Accident & Illness Cover		Accident & Illness Cover		Accident Cover Only	
Type of Cover per Plan						
Premium per Month	Dogs	R 280	Dogs	R 230	Dogs	R 100
	Cats	R 225	Cats	R 205	Cats	R 90
Overall Annual Maximum	R 40 000 (Limits Apply)		R 32 000 (Limits Apply)		R 9 000 R 3 000 per Accident	
Routine Care	R 65 per month (Add-on option only)		R 65 per month (Add-on option only)		Not available	
Multi-Pet Discount (Not available on Routine Care)	2 - 3 pets: 10%		4 – 5 pets: 15%		6 or more pets: 20%	
	Discount is applicable to all pets					

BENEFITS: (All figures include VAT)

Plan 100, Plan 80 and Accidental Injury Cover

The Insurers hereby agree to indemnify the insured for claims arising during the policy period and for which premiums have been fully paid up but not exceeding the **benefits** applicable. **Hollard Pet Insurance** will reimburse the Member, on the basis of this Schedule, for eligible Veterinary Services.

Excess / Deductible

The Insured shall be responsible for the first **R 190 or 15% of the applicable benefit** of each and every claim, whichever is the greater. Thereafter benefits are reimbursed at 100% of the Hollard Pet Insurance Tariff Rate* for **Plan 100** and **Accidental Injury Cover** and 80% of the Hollard Pet Insurance Tariff Rate* for **Plan 80**.

All insured animals must be identifiable by means of a **microchip or an official tattoo** as recognised by Hollard Pet Insurance.

Benefit Limits are subject to the Overall Annual Maximum

Diagnosis Limits per pet's policy year	
• Gastrointestinal Conditions	R 3 500
• Skin Conditions	R 4 500
• Tick-Borne Diseases (including Biliary & Ehrlichiosis)	R 4 000

Additional Limits per pet's policy year	
• Clinical Pathology (As performed by Clinical Laboratory)	R 1 500
• Complementary Treatment (Physio, Acupuncture, Hydrotherapy)	R 1 100
• Consultations	R 2 300
• Histopathology (As performed by Clinical Laboratory)	R 950
• Hospitalisation	R 2 000
• Injection Fees	R 1 000
• In-Theatre Materials	R 3 800
• Medicines & Injectables (See Script Levy)	R 3 400
• Myelogram / MRI / CT Scan	R 3 050
• Out-of-Theatre Materials	R 1 450
• Radiation (R 1 000 per session)	R 3 500
• Radiology	R 1 650

Routine Care Annual Limit (Add-on option only)	
	R 1 200
The Routine Care benefit may be utilised for any combination of the below treatments if rendered and provided by a registered veterinarian:	
<ul style="list-style-type: none"> • Annual vaccinations – (injection fee, materials and drugs) • Dental scaling / polishing (procedure only) • Deworming drugs • Sterilisation • Tick & flea control – (e.g. Frontline, Promeris, Program, etc.) 	
NB: No excess / deductible on Routine Care Claims	

Emergency Boarding (Kennel or Cattery Fees)	
• Annual limit for all plans	R 1 200
• The maximum tariff payable per day	R 100
(See Policy Document for full details)	

Waiting Period

- You may claim for conditions and Routine Care (if applicable) which arise one calendar month or longer after the start date of your pet.
- There is six calendar month's waiting period from the start date of your pet for cruciate ligament claims.

Script Levy

Member pays the first **R 50.00** per script for dispensed medicines.

Procedures Limited per pet's policy year

- One cruciate surgery.
- One incident of swallowing a foreign object requiring surgical or endoscopic removal.
- One back surgery (if eligible).

Please read the **Hollard Pet Insurance Policy Document** carefully.

Notes:

- The **overall annual maximum** is per pet's policy year. **Annual / per annum / policy year** refers to the 12-month period between the anniversaries of the pet's start date. Benefits renew on the anniversary of the pet's start date.
- Certain items and procedures do not have annual limits.

* The **Hollard Pet Insurance Tariff Rate** is based on **PetSure's internal tariff of fees which is reviewed annually.**

Administered by

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